



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No. 048369/0123

Applicant: Haruhiko KINOSHITA
Title: CORPORATE RATING SYSTEM AND CORPORATE RATING METHOD
Serial No.: 09/842,654
Filed: April 27, 2001
Examiner: Unknown
Art Unit: 2182

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Technology Center 2100

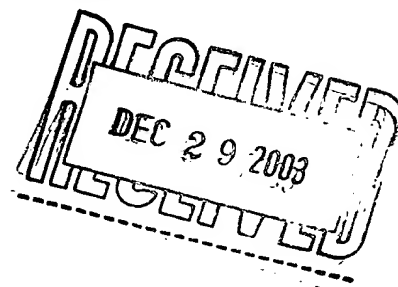
**INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.56 and 37 CFR §1.97**

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

Submitted herewith on Form PTO-SB/08 is a listing of documents known to Applicant in order to comply with Applicant's duty of disclosure pursuant to 37 CFR 1.56. A copy of each listed document is being submitted to comply with the provisions of 37 CFR 1.97 and 1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicant does not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a prima facie prior art reference against the claims of the present application.



TIMING OF THE DISCLOSURE

The instant Information Disclosure Statement is believed to be filed in accordance with 37 C.F.R. 1.97(b), prior to the mailing date of a first Office Action on the merits (first scenario). If that is not the case, such as in a second scenario in which a first Office Action on the merits has been mailed before the filing of the instant Information Disclosure Statement, then either a certification or fee is required, and a certification is provided below. If neither of the first or second scenarios is the case, such as if a final Office Action or a notice of allowance has been mailed by the PTO (third scenario), then both a certification and fee are required, and in that case a certification is provided below and also the PTO is authorized to obtain the necessary fee to have the instant IDS considered, from Foley & Lardner Deposit Account #19-0741.

CERTIFICATION

The undersigned hereby certifies in accordance with 37 C.F.R. §1.97(e)(1) that each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three (3) months prior to the filing of this Statement.

RELEVANCE OF EACH DOCUMENT

A translation of a portion of a Japanese Office Action that issued November 4, 2003 with respect to a counterpart Japanese patent application is provided below.

"Claims: 1-17

Cited Literature:

1. "Report of the Research Meeting Pertaining to Risk Management Models," Japan, Financial Supervisory Agency Secretariat Planning Section, et al., 7/31/1999.
2. "Hitachi Integrated Financial Support Systems," Haitakku, Japan, Hitachi, Ltd., 4/1/2000, pages 27-28.

3. Miki Imai, et al., "Development of a Loan Portfolio System to Enable Trust Risk Management," Hitachi TO Information, Japan, Hitachi Tohoku Software, Ltd., 12/15/1999, No. 5, pages 29-35.
4. Hiroshi Kawakami "Authorization and Conformation are Both Major Hurdles to the Promotion of Electronic Commerce," Nikkei Information Strategy, Japan, Nikkei BP Company, 2/24/2000, Vol. 9, No. 2, page 41.
5. Japanese Unexamined Patent Application Publication H11-308213.
6. Shigeichiro Yamazaki, et al., "Regarding an Internet Data Validation System," Information Processing Society Research Reports, Japan, Information Processing Society, 7/9/1999, Vol. 99, No. 54, pages 13-18.

Comments

Grading a company based on its financial, accounting, tax, and other general corporate activity information is a well-known method in trust risk analysis, for instance, as described in Cited Literature 1. Furthermore, this type of system is described in, Cited Literature 2 and 3.

Here, as shown in, for example, Cited Literature 2 and 4, as structures that apply external ASP servers that store, for example, databases on companies, there are those structures that are the same as well-known services such as those already provided by the "Teikoku Databank" and by the American Dunn and Bradstreet, and the like, and thus this is nothing more than a structure that could be used when required.

Furthermore, performing audits or certification of financial details, or the like by external auditing firms is, of course, a well-known activity based on Article 2 of the Certified Public Accounting Law, and there is nothing special in doing so electronically. The use of digital signatures in accounting audits is described in Figure 10 of Cited Literature 5.

Note that the structure of the electronic signature system is described in Cited Literature 6.

Because the structure in the present application corresponds to performing over a network the grading activities for companies such as those that are already generally known, based on well-known and customary technologies and well-known methods, all structures are within the realm of that which can be anticipated, and there is no advancement."

Applicant's statements regarding the Japanese Office Action are based on a partial translation that Applicant's representative obtained. These statements should in no way be considered as an agreement by Applicant with, or an admission of, what is asserted in the Japanese Office Action.

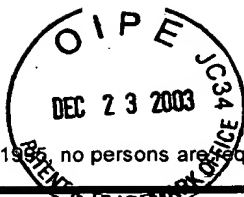
Applicant respectfully request that the listed documents be considered by the Examiner and formally be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

Respectfully submitted,

December 23, 2003
Date

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MODIFIED PTO/SB/08 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449B/P

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Date Submitted: December 23, 2003

(use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	09/842,654
Filing Date	04/27/2001
First Named Inventor	Haruhiko KINOSHITA
Group Art Unit	2182
Examiner Name	Unknown
Attorney Docket Number	048369-0123

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U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
	A1	JP	11-308213			11/05/1999		X

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	A2	"Report of the Research Meeting Pertaining to Risk Management Models," Japan, Financial Supervisory Agency Secretariat Planning Section, et al., 7/31/1999, pages 1-59.	
	A3	"Hitachi Integrated Financial Support Systems," Haitakku, Japan, Hitachi, Ltd., 4/1/2000, pages 27-28.	
	A4	MIKI IMAI et al., "Development of a Loan Portfolio System to Enable Trust Risk Management", Hitachi to Information, Japan, Hitachi Tohoku Software, Ltd., 12/15/1999, No. 5, pages 29-35.	
	A5	HIROSHI KAWAKAMI, "Authorization and Conformation are Both Major Hurdles to the Promotion of Electronic Commerce," Nikkei Information Strategy, Japan, Nikkei BP Company, 2/24/2000, Vol. 9, No. 2, page 41.	
	A6	SHIGEICHIRO YAMAZAKI et al., "Regarding an Internet Data Validation System," Information Processing Society Research Reports, Japan, Information Processing Society, 7/9/1999, Vol. 99, No. 54, pages 13-18.	

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, PO Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450.